

In re:
Geri Lynn LaPorte
Debtor

Case No. 24-11996-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 18, 2024

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | Geri Lynn LaPorte, 227 Green Ln, Philadelphia, PA 19128-4721 |
| 14898579 | Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903 |
| 14898596 | Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| aty | Email/Text: help@cibiklaw.com | Jun 18 2024 23:45:00 | MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102 |
| tr | + EDI: BCCSHUBERT.COM | Jun 19 2024 03:48:00 | CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622 |
| smg | Email/Text: megan.harper@phila.gov | Jun 18 2024 23:45:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | EDI: PENNDEPTREV | Jun 19 2024 03:48:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 18 2024 23:45:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| ust | + Email/Text: ustpregion03.ph.ecf@usdoj.gov | Jun 18 2024 23:45:00 | United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14898573 | + Email/PDF: AffirmBKNotifications@resurgent.com | Jun 19 2024 00:01:16 | Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862 |
| 14898574 | Email/PDF: bncnotices@becket-lee.com | Jun 19 2024 00:00:52 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540 |
| 14898575 | Email/Text: Atlanticus@ebn.phinsolutions.com | Jun 18 2024 23:45:00 | Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555 |
| 14898580 | Email/Text: megan.harper@phila.gov | Jun 18 2024 23:45:00 | City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617 |
| 14898577 | EDI: CAPITALONE.COM | Jun 19 2024 03:48:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 14898576 | + EDI: CAPITALONE.COM | Jun 19 2024 03:48:00 | Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 |
| 14898581 | Email/Text: bankruptcy@philapark.org | Jun 18 2024 23:45:00 | City of Philadelphia, Parking Violation Branch, |

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| | | | PO Box 41819, Philadelphia, PA 19101-1819 |
| 14898582 | + EDI: WFNNB.COM | Jun 19 2024 03:48:00 | Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 14898583 | + EDI: WFNNB.COM | Jun 19 2024 03:48:00 | Comenitybank/Onetop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 14898584 | ^ MEBN | Jun 18 2024 23:42:57 | Cornerstone, Po Box 82561, Lincoln, NE 68501-2561 |
| 14898585 | + Email/PDF: creditonebknotifications@resurgent.com | Jun 19 2024 00:00:48 | Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873 |
| 14898586 | + EDI: BLUESTEM | Jun 19 2024 03:48:00 | Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| 14898587 | EDI: IRS.COM | Jun 19 2024 03:48:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14898578 | EDI: JPMORGANCHASE | Jun 19 2024 03:48:00 | Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298 |
| 14898588 | EDI: JEFFERSONCAP.COM | Jun 19 2024 03:48:00 | Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500 |
| 14898590 | Email/Text: EBN@Mohela.com | Jun 18 2024 23:45:00 | Mohela, Attn: Bankruptcy 633 Spirit Dr, Chesterfield, MO 63005-1243 |
| 14898589 | + Email/Text: bankruptcy@marinerfinance.com | Jun 18 2024 23:45:00 | Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 14898591 | + EDI: AGFINANCE.COM | Jun 19 2024 03:48:00 | One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251 |
| 14898592 | EDI: AGFINANCE.COM | Jun 19 2024 03:48:00 | OneMain Financial, PO Box 3251, Evansville, IN 47731-3251 |
| 14898593 | Email/Text: fesbank@attorneygeneral.gov | Jun 18 2024 23:45:00 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 |
| 14898594 | EDI: PENNDEPTREV | Jun 19 2024 03:48:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14898594 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 18 2024 23:45:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14898595 | ^ MEBN | Jun 18 2024 23:42:54 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 |
| 14898597 | + Email/Text: bankruptcy@philapark.org | Jun 18 2024 23:45:00 | Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540 |
| 14898598 | + Email/Text: bankruptcy@creditkarma.com | Jun 18 2024 23:45:00 | Seed Financial, Attn: Bankruptcy Attn: Bankruptcy, 548 Market St. , PMB 33447, San Francisco, CA 94104-5401 |
| 14898599 | + Email/Text: bankruptcy@creditkarma.com | Jun 18 2024 23:45:00 | Seed Financial/SeedFi, Attn: Bankruptcy Attn: Bankruptcy, 548 Market St. , PMB 33447, San Francisco, CA 94104-5401 |
| 14898600 | + EDI: SYNC | Jun 19 2024 03:48:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14898602 | EDI: SYNC | Jun 19 2024 03:48:00 | Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14898603 | Email/Text: usapae.bankruptcynotices@usdoj.gov | Jun 18 2024 23:45:00 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404 |
| 14898604 | ^ MEBN | Jun 18 2024 23:42:48 | U.S. Department of Justice, 950 Pennsylvania Ave |

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| 14898606 | Email/Text: bknotice@upgrade.com | | NW, Washington, DC 20530-0009 |
| | | Jun 18 2024 23:45:00 | Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322 |
| 14898605 | Email/Text: bknotice@upgrade.com | | |
| | | Jun 18 2024 23:45:00 | Upgrade, Inc., Attn: Bankruptcy 275 Battery Street 23rd, San Francisco, CA 94111 |
| 14898607 | + EDI: WFFC2 | | |
| | | Jun 19 2024 03:48:00 | Wells Fargo Dealer Services, Attn: Bankruptcy 1100 Corporate Center D, Raleigh, NC 27607-5066 |

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14898601 | * | Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2024

Signature: /s/Gustava Winters

Information to identify the case:

| | | | |
|---------------------------------|----------------------------------|---------------------------------|-------------|
| Debtor 1: | Geri Lynn LaPorte | Social Security number or ITIN: | xxx-xx-8768 |
| | First Name Middle Name Last Name | EIN: | --_----- |
| Debtor 2: | | Social Security number or ITIN: | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN: | --_----- |
| United States Bankruptcy Court: | Eastern District of Pennsylvania | Date case filed for chapter: | 7 6/11/24 |
| Case number: | 24-11996-amc | | |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | Geri Lynn LaPorte | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 227 Green Ln Philadelphia, PA 19128-4721 | |
| 4. Debtor's attorney Name and address | MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102 | Contact phone 215-735-1060 Email: help@cibiklaw.com |
| 5. Bankruptcy trustee Name and address | CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226 | Contact phone (609) 923-7184 Email: christine.shubert@comcast.net |

For more information, see page 2 >

Debtor **Geri Lynn LaPorte**

Case number **24-11996-amc**

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|---|--|--|
| 6. Bankruptcy clerk's office | 900 Market Street Suite 400 Philadelphia, PA 19107 | Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 6/18/24 |
| Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | | |
| 7. Meeting of creditors | July 15, 2024 at 02:10 PM | Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (609) 264-3907, Enter Meeting ID 219 841 3740, and Passcode 3206599493 |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | For additional meeting info. go to https://www.justice.gov/ust/moc |
| 8. Presumption of abuse | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified. | |
| If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | | |
| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: | Filing deadline: 9/13/24 |
| The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 10. Proof of claim | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| Please do not file a proof of claim unless you receive a notice to do so. | | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |